

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	)	CASE NO.: 24-13365-AMC
	)	
Lorri Ann Thompson	)	
AKA: Lorri Scotton,	)	
	)	
Debtor	)	CHAPTER 13

**OBJECTION OF CAPITAL ONE AUTO FINANCE,  
A DIVISION OF CAPITAL ONE, N.A.  
TO CONFIRMATION OF DEBTOR'S PROPOSED PLAN**

Capital One Auto Finance, a division of Capital One, N.A. ("COAF"), by and through its attorneys, Lavin, Cedrone, Graver, Boyd & DiSipio, files **Objection to Confirmation of Debtor's Proposed Plan** and states:

1. On October 22, 2021, Debtor Lorri Ann Thompson, entered into a with COAF in the principal amount of \$37,937.57 (the "Contract") that referred and related to the purchase of a 2021 Nissan Rogue Utility 4D SV AWD 2.5L I4, V.I.N. JN8AT3BB7MW238138 (the "Motor Vehicle").
2. To secure the Contract, Debtor Lorri Ann Thompson granted a first lien on the Motor Vehicle in favor of COAF.
3. On September 19, 2024, Debtor filed a Voluntary Petition under Chapter 13 of the United States Bankruptcy Code.
4. On October 04, 2024, Debtor filed a Proposed Plan (the "Plan").
5. The Chapter 13 Trustee has scheduled a Meeting of Creditors for November 22, 2024.
6. The plan lists the amount of the claim at \$18,532.00 at 10.00% interest.
7. As of the September 19, 2024, the balance on Capital One Auto Finance, a division of Capital One, N.A. Total claim was \$26,305.89.
8. The fair market value for the Motor Vehicle is \$23,900.00. See attached Exhibit C.
9. COAF is entitled to a secured claim of \$23,900.00 over the life of the plan.
10. For the foregoing reasons, COAF objects to confirmation of the Plan.

WHEREFORE **Capital One Auto Finance, a division of Capital One, N.A.**, respectfully requests this Honorable Court to deny confirmation of the Plan.

Respectfully submitted,

Lavin, Cedrone, Graver, Boyd & DiSipio

BY: /s/ Regina Cohen

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a division of Capital One, N.A.

Dated: October 22, 2024